

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daniel Anthony Finelli
 Mildred Marie Finelli
 Debtors

Case No. 13-20238-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db/jdb Daniel Anthony Finelli, Mildred Marie Finelli, "DECEASED", 300 Dogwood Terrace,
 Easton, PA 18040-1229
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13225794 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 13246593 +Bank of America, N. A., c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street,
 Suite 5000, Philadelphia, PA 19106-1541
 13314289 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13196445 FIRST BANK CARD, P.O. BOX 2557, OMAHA, NE 68103-2557
 13661151 Federal National Mortgage Association, (Fannie Mae) Creditor c/o Seterus, Inc.,
 PO Box 1047 Hartford, CT 06143-1047
 13203376 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 13196446 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: NATIONAL PENN BANK, P.O. BOX 790408, ST. LOUIS, MO 63179-0408)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QDAEISENBERG.COM Jul 23 2016 01:13:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 3140B Tilghman Street, PMB #321, Allentown, PA 18104
 smg +E-mail/Text: robertsl2@dnb.com Jul 23 2016 01:27:13 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:26:38
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jul 23 2016 01:27:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13196438 EDI: BANKAMER.COM Jul 23 2016 01:13:00 BANK OF AMERICA, P.O. BOX 5170,
 SIMI VALLEY, CA 93062-5170
 13196439 +EDI: BANKAMER.COM Jul 23 2016 01:13:00 BANK OF AMERICA, P.O. BOX 15019,
 WILMINGTON, DE 19850-5019
 13196440 EDI: CAPITALONE.COM Jul 23 2016 01:13:00 CAPITAL ONE BANK, P.O. BOX 71083,
 CHARLOTTE, NC 28272-1083
 13196441 +EDI: CHASE.COM Jul 23 2016 01:13:00 CHASE, P.O. BOX 15153, WILMINGTON, DE 19886-5153
 13196442 EDI: CHASE.COM Jul 23 2016 01:13:00 CHASE BANK, P.O. BOX 15153,
 WILMINGTON, DE 19886-5153
 13196443 EDI: CHASE.COM Jul 23 2016 01:13:00 CHASE CARD SERVICE, P.O. BOX 15153,
 WILMINGTON, PA 19886-5153
 13196444 EDI: CITICORP.COM Jul 23 2016 01:13:00 CITI BANK MASTERCARD, P.O. BOX 6004,
 SIOUX FALLS, SD 57117-6004
 13262871 EDI: PRA.COM Jul 23 2016 01:13:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13271407 EDI: Q3G.COM Jul 23 2016 01:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13242288 EDI: Q3G.COM Jul 23 2016 01:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13238833 EDI: RECOVERYCORP.COM Jul 23 2016 01:13:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13196447 EDI: SEARS.COM Jul 23 2016 01:13:00 SEARS CREDIT CARD, P.O. BOX 183082,
 COLUMBUS, OH 43218-3082
 13196448 EDI: WFNNB.COM Jul 23 2016 01:13:00 TALBOTS, P.O. BOX 659617,
 SAN ANTONIO, TX 78265-9617
 13196449 EDI: WFFC.COM Jul 23 2016 01:13:00 WELLS FARGO BANK, P.O. BOX 6995,
 PORTLAND, OR 97228-6995
 13211095 +EDI: WFFC.COM Jul 23 2016 01:13:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
 Des Moines, IA 50328-0001

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JENIECE D. DAVIS on behalf of Creditor Seterus, Inc. Jeniece@MVRLAW.COM, bonnie@mvrlaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Bank of America, N. A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
THOMAS L. LIGHTNER on behalf of Joint Debtor Mildred Marie Finelli tlightner@lightnerlaw.com
THOMAS L. LIGHTNER on behalf of Debtor Daniel Anthony Finelli tlightner@lightnerlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Daniel Anthony Finelli	Social Security number or ITIN	xxx-xx-1827
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Mildred Marie Finelli	Social Security number or ITIN	xxx-xx-9488
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-20238-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel Anthony Finelli
aka Daniel A. Finelli

Mildred Marie Finelli
aka Mildred M. Finelli

7/22/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.